



PRE-TREATMENT ESTIMATE: PLAN FOR YOUR HEALTHY SMILE

Delta Dental PPOSM enrollees:¹ Even if you're savvy about your dental benefits, you might like a bit of help clarifying the cost of a treatment. That's why Delta Dental offers free pre-treatment estimates — an easy way to help you predict your out-of-pocket cost for a specific procedure. You can ask your dentist to obtain a pre-treatment estimate for any service.

YOU MIGHT BENEFIT FROM A PRE-TREATMENT ESTIMATE IF YOU ARE:

- › Planning dental work that will likely exceed \$300, like a crown, wisdom tooth extraction, bridge, dentures or periodontal surgery
- › Wondering if a procedure is covered by your plan
- › Worried a procedure might exceed your annual plan maximum
- › On a budget and need to plan your payment in advance

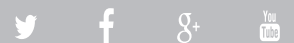
THE PRE-TREATMENT ESTIMATE INCLUDES:

- › An overview of services covered by your dental plan, as well as those limited or excluded
- › How coinsurance/copayments, deductibles and dollar maximum limits might affect your share of the cost

¹ Pre-treatment estimates do not apply to DeltaCare[®] USA enrollees.



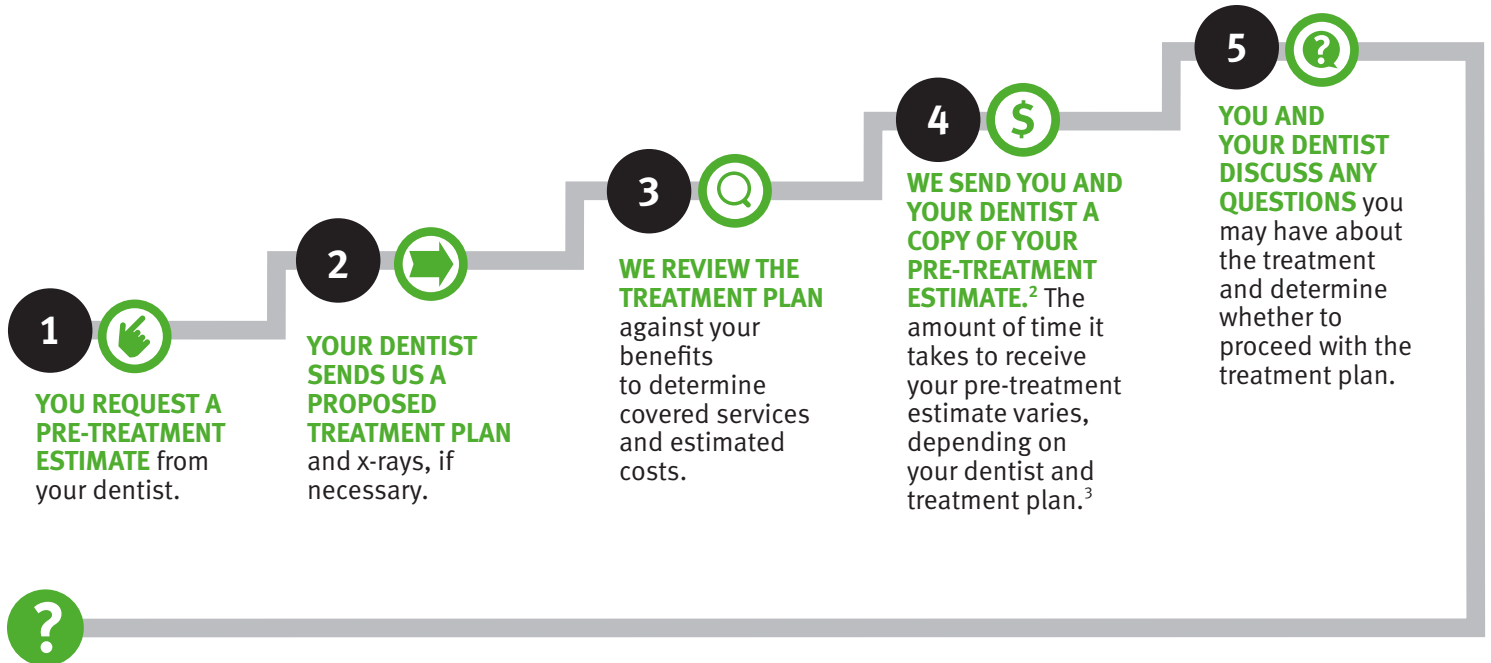
deltadentalins.com/enrollees



WE KEEP YOU SMILING[®]

The pre-treatment estimate process

STEP BY STEP



Have more questions about your plan? Visit deltadentalins.com/individuals/guidance

² A pre-treatment estimate is not a guarantee of Delta Dental's final payment. When the treatment is complete and a claim is received for payment, Delta Dental will calculate its payment based on your current eligibility, amount remaining in your annual maximum and any deductible requirements or dual coverage. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

³ Generally, pre-treatment estimates process in two to three weeks. However, we are piloting new tools for dentists that allow some pre-treatment estimates to be completed while the patient is in the office.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

Delta Dental of California, Delta Dental of New York, Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering 33 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 68 million people in the U.S.

